Abstract of the Invention

A loyalty program tracking and conversion system that permits users to enter relevant information and data regarding frequent flyer or other loyalty programs whereby the system stores the information regarding the status of award points under the

5   programs. The user can access this information via a communications network such as the Internet as well as shop for products and services from a variety of retailers. The system calculates an equivalent number of universal or system credits based on the award points from the various loyalty programs registered by the user. The user can use the credits to reduce the price of the products and services purchased through the

10 system.